Entered 10/23/08 09:49:55 Desc Main Case 08-28540 Doc 1 Filed 10/23/08

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO) Volu						luntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Barbosa-Gonzalez, Carlos Ivan					Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa than one, state all): xxx-xx-7330	yer I.D. (ITIN) No./C	complete EIN (if	more		four digits of Soc. Se one, state all):	ec. or Individual-T	axpayer I.D. (IT	N) No./Complete EIN (if more
Street Address of Debtor (No. and Street, City, 838 N. California Chicago, IL	and State):	[71D 00DE		Stree	t Address of Joint D	ebtor (No. and S	treet, City, and S	
		ZIP CODE 60647						ZIP CODE
County of Residence or of the Principal Place of Cook	of Business:			Coun	nty of Residence or c	of the Principal Pl	ace of Business	
Mailing Address of Debtor (if different from stre	et address):			Mailir	ng Address of Joint [Debtor (if differen	t from street add	lress):
		ZIP CODE						ZIP CODE
Location of Principal Assets of Business Debto	r (if different from str	eet address abo	ove):					710.0005
								ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)	(Chec	of Business ck one box.)				f Bankruptcy etition is Filed		
✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Business Real Estate as d \$ 101(51B) roker cempt Entity ox, if applicable. x-exempt organi)		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily findividual prima	in 11 U.S.C. business debts. curred by an			
	Code (the Inte	of the United Sernal Revenue C			personal, family, or hold purpose."			
Filing Fee (Che	ck one box.)			Che	eck one box:		11 Debtors	LS.C. & 101(51D)
Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).						1 U.S.C. § 101(51D). coluding debts owed to		
Statistical/Administrative Information Debtor estimates that funds will be available.		unsecured cred	litors					THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.								
Estimated Number of Creditors	1,000- 5,000	5,001- 10,000	10,001- 25,000		 25,001- 50,000		Over 100,000	
Estimated Assets \$0 to \$50,001 to \$500,000 \$500,000 \$500,000 to \$100,000 \$500,0000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000 \$500,000	\$1,000,001 on to \$10 million	\$10,000,001 to \$50 million	\$50,000 to \$100		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
Estimated Liabilities State of the Storogon o					More than \$1 billion			

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 Voluntary Petition
 Name of Debtor(s):
 Carlos Ivan Barbosa-Gonzalez

Voluntary Petition	Name of Debtor(s): Carlos Ivan Barbosa-Gonzalez			
(This page must be completed and filed in every case.)				
All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach add	itional sheet.)		
Location Where Filed: None	Case Number:	Date Filed:		
Location Where Filed:	Case Number:	Date Filed:		
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more the	han one, attach additional sheet.)		
Name of Debtor:	Case Number:	Date Filed:		
District:	Relationship:	Judge:		
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed if	proceed under chapter 7, 11, 12, or 13 xplained the relief available under each		
	Thomas R. Hitchcock	Date		
Does the debtor own or have possession of any property that poses or is alleged to pose. Yes, and Exhibit C is attached and made a part of this petition. No.	:hibit C e a threat of imminent and identifiable harm to	public health or safety?		
 (To be completed by every individual debtor. If a joint petition is filed, eac ☑ Exhibit D completed and signed by the debtor is attached and m If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached. 	nade a part of this petition.	,		
	ding the Debtor - Venue applicable box.)			
Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	· · ·	strict for 180 days immediately		
There is a bankruptcy case concerning debtor's affiliate, general particles	ner, or partnership pending in this Distri	ct.		
Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a deformer or the interests of the parties will be served in regard to the relief source.	endant in an action or proceeding [in a f			
	des as a Tenant of Residential Proper pplicable boxes.)	rty		
Landlord has a judgment against the debtor for possession of debtor	's residence. (If box checked, complete	the following.)		
7	(Name of landlord that obtained judgme	nt)		
	(Address of landlord)			
Debtor claims that under applicable nonbankruptcy law, there are circ monetary default that gave rise to the judgment for possession, after		•		
Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the 3	0-day period after the filing of the		
Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(I)).			

B1 (Official Form 1) (1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Carlos Ivan Barbosa-Gonzalez

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Carlos Ivan Barbosa-Gonzalez

Carlos Ivan Barbosa-Gonzalez

Telephone Number (If not represented by attorney)

10/23/2008

Date

Signature of Attorney*

X /s/ Thomas R. Hitchcock

Thomas R. Hitchcock Tom@Tomhitchcock.com Bar No. 6195164

Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603

Phone No.(312) 551-6400 Fax No.(312) 551-6401

10/23/2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNI. **EASTERN DIVISION (CHICAGO)**

Document Page 4 of 41 red States BankRuPTCY COURT	10/23/2008 09:49:17am
TED STATES BANKRUPTCY COURT	
ORTHERN DISTRICT OF ILLINOIS	

Desc Main

IN RE: Carlos Ivan Barbosa-Gonzalez Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exhibit D (10/06)

Document Page 5 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE: Carlos Ivan Barbosa-Gonzalez Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

	Continuation Sheet No. 1
_	not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be d by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 109(h) does not apply in this district.
I certify und	ler penalty of perjury that the information provided above is true and correct.
Signature of	Debtor: /s/ Carlos Ivan Barbosa-Gonzalez Carlos Ivan Barbosa-Gonzalez
Date:1	0/23/2008

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B6A (Official Form 6A) (12/07)

In re	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
2556 West 50th Street, Chicago, IL Surrendering Property in Foreclosure	Fee Simple/Sole Owner	-	\$247,000.00	\$242,855.84
4654 West Ohio, Chicago, IL Rental Property-Surrendering Property in Foreclosure	Fee Simple/Sole Owner		\$120,000.00	\$116,602.00

Total:

\$367,000.00

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B6B (Official Form 6B) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF Checking and Savings	-	\$35.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		Household goods and furnishings	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Wearing apparel	-	\$1,000.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.		Prosperity Developement Corp	-	\$100.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Carlos Ivan Barbosa-Gonzal	ez
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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

		30/M/1000/10012		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	x			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Lexus RX300 Surrendering Vehicle	-	\$11,000.00

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B6B (Official Form 6B) (12/07) -- Cont.

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Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

27. Aircraft and accessories. 28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. X X 34. Farm supplies, chemicals, and feed. X X X X X X X X X X X X X	Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any	26. Boats, motors, and accessories.	x			
and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. X 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X X X X X X X X X X X X X	27. Aircraft and accessories.	x			
and supplies used in business. 30. Inventory. X 31. Animals. X 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X X X X X X X X X X X X X	28. Office equipment, furnishings, and supplies.	x			
31. Animals. X 32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X X X X X X X X X X X X X	29. Machinery, fixtures, equipment, and supplies used in business.	x			
32. Crops - growing or harvested. Give particulars. X 33. Farming equipment and implements. X 34. Farm supplies, chemicals, and feed. X X X X X X X X X X X X X	30. Inventory.	x			
Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any	31. Animals.	x			
implements. 34. Farm supplies, chemicals, and feed. X St. Other personal property of any X	32. Crops - growing or harvested. Give particulars.	x			
feed. 35. Other personal property of any X	33. Farming equipment and implements.	x			
	34. Farm supplies, chemicals, and feed.	x			
	35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

\$13,135.00

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B6C (Official Form 6C) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
TCF Checking and Savings	735 ILCS 5/12-1001(b)	\$35.00	\$35.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Wearing apparel	735 ILCS 5/12-1001(a), (e)	\$1,000.00	\$1,000.00
2002 Lexus RX300 Surrendering Vehicle	735 ILCS 5/12-1001(c)	\$0.00	\$11,000.00
		\$2,035.00	\$13,035.00

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B6D (Official Form 6D) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

					<u>. </u>			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 2279 41500417			DATE INCURRED: NATURE OF LIEN:					
American General Finance P.O. Box 790368 Saint Louis, MO 63179		-	Second Mortgage COLLATERAL: 2556 West 50th Street, Chicago, IL REMARKS:				\$22,069.84	
			VALUE: \$247,000.00					
ACCT #: 07 CH 32112	\dagger		DATE INCURRED: NATURE OF LIEN:					
Chase Bank aka US Bank Pierce & Associates, P.C. 1 N. Dearborn-13th Floor Chicago, IL 60602		-	Notice Only-Surrendering Property COLLATERAL: 2556 West 50th Street, Chicago, IL REMARKS:				Notice Only	Notice Only
			VALUE: \$247,000.00					
ACCT #: 4650023504343 Chase Manhattan Mortgage			DATE INCURRED: 06/2006 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL:				\$220,786.00	
Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219		-	2556 West 50th Street, Chicago, IL REMARKS:				V ==-,: 0 0 0 0	
			VALUE: \$247,000.00					
ACCT #: 13-34-407-019-0000			DATE INCURRED: NATURE OF LIEN:					
Cook County Collector Attn: Law Department 118 North Clark Street Room 112 Chicago, IL 60602		-	Notice Only COLLATERAL: 1911 North Keystone, Chicago, IL REMARKS:				Notice Only	Notice Only
	\perp		VALUE: \$0.00					
			Subtotal (Total of this F	ag	e) >	.	\$242,855.84	\$0.00

Total (Use only on last page) >

(Report also on

Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

_continuation sheets attached

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B6D (Official Form 6D) (12/07) - Cont.

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 16-02-316-016-0000 Cook County Collector Attn: Law Department 118 North Clark Street Room 112 Chicago, IL 60602		-	DATE INCURRED: NATURE OF LIEN: Notice Only COLLATERAL: 1017 North Monticello, Chicago, IL REMARKS:				Notice Only	Notice Only
	_		VALUE: \$0.00	1				
ACCT #: 19-12-213-029-0000 Cook County Collector Attn: Law Department 118 North Clark Street Room 112 Chicago, IL 60602		-	DATE INCURRED: NATURE OF LIEN: Notice Only COLLATERAL: 2556 West 50th Street, Chicago, IL REMARKS:				Notice Only	Notice Only
			VALUE: \$0.00	-				
ACCT #: 86523 Fifth Third Bank C/O Bankruptcy Dept, MDROPSO5 1850 East Paris Grand Rapids, MI 49546		-	DATE INCURRED: 03/27/2007 NATURE OF LIEN: Automobile COLLATERAL: 2002 Lexus RX300 REMARKS: Surrendering Vehicle Charge Off Account Closed				\$11,000.00	
			VALUE: \$11,000.00					
ACCT #: 3013650928 Washington Mutual Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231		-	DATE INCURRED: NATURE OF LIEN: Surrendered House in Foreclosure COLLATERAL: 4654 West Ohio, Chicago, IL REMARKS:				Notice Only	Notice Only
			VALUE: \$120,000.00	1				
Sheet no1 of2 continua			s attached Subtotal (Total of this	Ď			\$11,000.00	\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6D (Official Form 6D) (12/07) - Cont.

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 9083013650928			DATE INCURRED: 05/2007 NATURE OF LIEN: Conventional Real Estate Martage					
Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		-	Conventional Real Estate Mortgage COLLATERAL: 4654 West Ohio, Chicago, IL REMARKS: In Foreclosure				\$116,602.00	
			VALUE: \$120,000.00	-				
Sheet no 2 of 2 continuation of the continuation		sheet	s attached Subtotal (Total of this Total (Use only on last	_		-	\$116,602.00	\$0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(If Known)

	SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORIT I CEAINIS
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
\square	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(If Known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY **Domestic Support Obligations** HUSBAND, WIFE, JOIN OR COMMUNITY UNLIQUIDATED CONTINGENT CREDITOR'S NAME. DATE CLAIM WAS INCURRED **AMOUNT AMOUNT AMOUNT** CODEBTOR DISPUTED MAILING ADDRESS AND CONSIDERATION FOR OF **ENTITLED TO** NOT INCLUDING ZIP CODE, **CLAIM** CLAIM **PRIORITY ENTITLED TO** AND ACCOUNT NUMBER PRIORITY, IF (See instructions above.) ANY ACCT #: DATE INCURRED: CONSIDERATION: Illinois Child Support Enforcement **Notice Only Notice Only Notice Only** Notice Only P.O. Box 19405 REMARKS: Springfield Illinois ACCT #: Tacinda Gonzalez DATE INCURRED: CONSIDERATION: Wanda Velez **Notice Only Notice Only Notice Only** Notice Only 3028 West Palmer Blvd REMARKS: Chicago, IL 60647 of continuation sheets Subtotals (Totals of this page) > \$0.00 \$0.00 \$0.00 Sheet no. attached to Schedule of Creditors Holding Priority Claims \$0.00 (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.) Totals > \$0.00 \$0.00 (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)

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B6F (Official Form 6F) (12/07) In re Carlos Ivan Barbosa-Gonzalez

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	411111111111111111111111111111111111111	DISPUIED	AMOUNT OF CLAIM
ACCT #: 3499907777950243 American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		-	DATE INCURRED: 09/13/2006 CONSIDERATION: Credit Card REMARKS: Collection Account Closed By Grantor					\$2,925.00
ACCT #: 549121709019363211 American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355		-	DATE INCURRED: 12/06/2005 CONSIDERATION: Credit Card REMARKS: Account Closed By Grantor					\$237.00
ACCT#: 3072279054723979 American General Finan 4013 W 26th St Chicago, IL 60623		-	DATE INCURRED: 03/2007 CONSIDERATION: Automobile REMARKS: Surrendering Vehicle-Chicago Impound Charge Off for \$10340 on 11/07 Account Closed By Grantor					\$10,340.00
ACCT #: 42200671 Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714		-	DATE INCURRED: 03/2008 CONSIDERATION: Collection Attorney REMARKS: Collection					\$1,397.00
ACCT#: 3454742 Atlantic Crd P O Box 13386 Roanoke, VA 24033		-	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: Collection					\$3,575.00
ACCT #: 2605100437007 Ballys 8700 West Bryn Mawr Chicago, IL 60631		-	DATE INCURRED: 03/2008 CONSIDERATION: Installment Sales Contract REMARKS:					\$459.00
4 continuation sheets attached		(Rep	Sul (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relate	To edu	ota ile i n th	l > F.) ne		\$18,933.00

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B6F (Official Form 6F) (12/07) - Cont. In re Carlos Ivan Barbosa-Gonzalez

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT#: 8785668/C781259/649G368 City of Chicago Dept of Revenu Judgement Collections Unit 740 N. Sedgewick 4th Floor Chicago, IL 60610		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:					Notice Only
ACCT #: 833998-308826 City of Chicago Dept. of Water PO Box 6330 Chicago, IL 60680-6330		-	DATE INCURRED: CONSIDERATION: Water and Sewer REMARKS:					\$396.88
ACCT #: xxxx x. xxxx xxxxxx, xxxxxgo, IL ComEd Bill Payment Center Chicago, IL 60668-0001	-	-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS:					\$1,816.00
Representing: ComEd			Reed Smith Sachnoff & Weaver 10 South Wacker Drive Chicago, IL 60606					Notice Only
ACCT #: 07CH 31407 Deutsche Bank National Trust c/o Codilis & Associates 15W030 North Frontage Road BurrRidge, IL 60527		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Lost Property in Foreclosure 1017 North Monticello, Chicago, IL					Notice Only
ACCT #: 07CH 27029 EMC Mortgage Corporation Larsen & Associates, P.C. 230 West Monroe Suite 2220 Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Lost Property in Foreclosure 1911 North Keystone, Chicago, IL 60639					Notice Only
Sheet no. 1 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl	laim	IS	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if appled Statistical Summary of Certain Liabilities and	icable,	To edu , or	otal le F n th	l > F.) ie	\$2,212.88

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOS	UNLIQUIDATED	THI GOLD	DISPUIED	AMOUNT OF CLAIM
ACCT #: 12713555 Harris & Harris Ltd 600 W Jackson Blvd Ste 4 Chicago, IL 60661		-	DATE INCURRED: 04/2008 CONSIDERATION: Collection Attorney REMARKS: Collection					\$2,239.00
ACCT#: Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603		-	DATE INCURRED: 10/05/2007 CONSIDERATION: Attorney Fees REMARKS:					\$0.00
ACCT #: 06CH 19256 Mara S. Georges, Corporation Counsel City of Chicago 30 North LaSalle St. Suite 700 Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Collecting for - REMARKS:					Notice Only
ACCT#: 07353161156 Nationwide Credit Inc P.O. Box 740640 Atlanta, GA 30374		-	DATE INCURRED: CONSIDERATION: Collecting for - American Express REMARKS:					Notice Only
ACCT#: Office of the States Attorney Aaron R. Bilton 500 Richard J. Daley Center Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Notice Only for Cook County Collector REMARKS:					Notice Only
ACCT#: Office of the States Attorney Aaron R. Bilton 500 Richard J. Daley Center Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Notice Only for Cook County Collector REMARKS:					Notice Only
Sheet no. <u>2</u> of <u>4</u> continuation she Schedule of Creditors Holding Unsecured Nonpriority C		าร	hed to (Use only on last page of the complete ort also on Summary of Schedules and, if appl Statistical Summary of Certain Liabilities and	d Sched icable, d	Tota ule on tl	al > F.) he		\$2,239.00

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Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FINE	LINI IOLIIDATED	OISEIGOIDALED	DISPUTED	AMOUNT OF CLAIM
ACCT#: Office of the States Attorney Aaron R. Bilton 500 Richard J. Daley Center Chicago, IL 60606		-	DATE INCURRED: CONSIDERATION: Notice Only for Cook County Collector REMARKS:					Notice Only
ACCT#: See Below for Account Addresses People's Gas Bill Payment Center Chicago, IL 60687-0001		-	DATE INCURRED: CONSIDERATION: Utility Bills REMARKS: 1911 North Keystone, Chicago 1017 North Monticeello Chicago, IL 2556 West 50th, Chicago, IL					\$2,229.00
ACCT#: 450003025 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602		-	DATE INCURRED: CONSIDERATION: Agriculture REMARKS: Account Closed					\$1,514.00
ACCT #: 180915 Receivables Management Inc. (RMI)/ Mortg Attn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438		-	DATE INCURRED: CONSIDERATION: Unknown Loan Type REMARKS: Collection					\$250.00
ACCT #: 6032201404295878 Resurgent Capital Service/Sherman Acquis Attention: Bankruptcy Department PO Box 10587 Greenville, SC 29603		-	DATE INCURRED: 01/2008 CONSIDERATION: Unknown Loan Type REMARKS: Collection					\$541.00
ACCT #: 06CH19253 Wanda Torres City of Chicago 740 North Sedgewick-3rd Floor Chicago, IL 60610		-	DATE INCURRED: CONSIDERATION: Judgement REMARKS:					\$15,000.00
Sheet no. 3 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to (Use only on last page of the completed ort also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and R	Sched able, d	Γota lule on t	al : F.)	\$19,534.00

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B6F (Official Form 6F) (12/07) - Cont. In re Carlos Ivan Barbosa-Gonzalez

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY		CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 01-H-46 Wanda Torres 5442 South Washtenaw Chicago, IL 60632		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT#: 1560698582418 Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		-	DATE INCURRED: 10/2006 CONSIDERATION: Real Estate Mortgage without Other Collateral REMARKS: Lost Property in Foreclosure 1017 Monticello, Chicago, IL				Notice Only
ACCT #: 7868350 Worldwide Asset Purchasing WAP/West Asset Mgmt 2253 Northwest Pkwy SE Marietta, GA 30067		-	DATE INCURRED: 02/2008 CONSIDERATION: Unknown Loan Type REMARKS: Collection				\$1,077.00
Sheet no4 of4 continuation she	ets	attac	hed to	ubto	tal:	<u> </u>	\$1,077.00
Schedule of Creditors Holding Unsecured Nonpriority C		าร	(Use only on last page of the completed S ort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Rel	T ched ble, o	ota ule on th	l > F.) ne	\$43,995.88

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B6G (Official Form 6G) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAPROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Charle this bay if debtor b

Check this box if debtor has no codebtors.					
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR				

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B6I (Official Form 6I) (12/07)

In re Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of De	ebtor and Spo	ouse	
		Relationship		Age(s):
Single				
Employment:	Debtor	Spouse		
	Sales Consultant	Spouse		
Occupation Name of Employer	Rizza Chevrolet			
How Long Employed	11 Months			
Address of Employer	8200 South Harlem			
Address of Employer	Bridgeview, IL			
	Shagovion, in			
INCOME: (Estimate of a)	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE
	s, salary, and commissions (Prorate if not paid monthly)		\$3,875.00	
Estimate monthly over	ertime		\$0.00	
3. SUBTOTAL			\$3,875.00	
4. LESS PAYROLL DE		'		
	ides social security tax if b. is zero)		\$420.00	
b. Social Security Ta	X		\$265.00 \$107.00	
c. Medicare d. Insurance			\$0.00	
e. Union dues			\$0.00	
f. Retirement			\$0.00	
g. Other (Specify)	Child Support		\$131.20	
h. Other (Specify)			\$0.00	
i. Other (Opecity)			\$0.00	
j. Other (Specify)			\$0.00	
k. Other (Specify) _		,	\$0.00	
5. SUBTOTAL OF PAY			\$923.20	
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$2,951.80	
	operation of business or profession or farm (Attach detail	iled stmt)	\$0.00	
Income from real pro			\$0.00	
9. Interest and dividend			\$0.00	
 Alimony, maintenance that of dependents list 	e or support payments payable to the debtor for the debtor	or's use or	\$0.00	
	sted above /ernment assistance (Specify):			
11. Social security of gov	reminent assistance (opecity).		\$0.00	
12. Pension or retiremen	t income		\$0.00	
13. Other monthly incom	e (Specify):			
a			\$0.00	
b			\$0.00	
c			\$0.00	
14. SUBTOTAL OF LINE			\$0.00	
	Y INCOME (Add amounts shown on lines 6 and 14)		\$2,951.80	
16. COMBINED AVERA	GE MONTHLY INCOME: (Combine column totals from lin	e 15)	\$2,9	951.80
	/D	-l C		and the same the sale to

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

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B6J (Official Form 6J) (12/07)

IN RE: Carlos Ivan Barbosa-Gonzalez

Case No.	
	(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, guarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse." 1. Rent or home mortgage payment (include lot rented for mobile home) \$1,650.00 a. Are real estate taxes included? ☐ Yes **√** No ☐ Yes b. Is property insurance included? **☑** No 2. Utilities: a. Electricity and heating fuel \$350.00 b. Water and sewer c. Telephone \$65.00 d. Other: 3. Home maintenance (repairs and upkeep) 4. Food \$400.00 5. Clothing \$30.00 6. Laundry and dry cleaning \$25.00 7. Medical and dental expenses \$55.00 8. Transportation (not including car payments) \$350.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$35.00 b. Life c. Health d. Auto e. Other: 12. Taxes (not deducted from wages or included in home mortgage payments) 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other: 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other: 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, \$2,960.00 if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None. 20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I \$2,951.80 b. Average monthly expenses from Line 18 above \$2,960.00 c. Monthly net income (a. minus b.) (\$8.20)

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Carlos Ivan Barbosa-Gonzalez

Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$367,000.00		
B - Personal Property	Yes	4	\$13,135.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		\$370,457.84	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$43,995.88	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,951.80
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,960.00
	TOTAL	20	\$380,135.00	\$414,453.72	

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Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re Carlos Ivan Barbosa-Gonzalez

Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Doc 1

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,951.80
Average Expenses (from Schedule J, Line 18)	\$2,960.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,500.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$43,995.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$43,995.88

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In re Carlos Ivan Barbosa-Gonzalez

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read sheets, and that they are true and correct to the best o	the foregoing summary and schedules, consisting of f my knowledge, information, and belief.	
Date 10/23/2008	Signature <u>/s/ Carlos Ivan Barbosa-Gonzalez</u> Carlos Ivan Barbosa-Gonzalez	
Date	Signature	
	[If joint case, both spouses must sign]	

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B7 (Official Form 7) (12/07)

Document Page 29 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of bu	usiness
--	---------

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$33,249.00 2008 Year to Date Rizza Chevrolet

\$5,378.00 2007 Century 21 M.B. Real Estate

\$29,772.00 2006 Century 21 M.B. Real Estate and Rental Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None \square

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 \square

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER 07CH 27029 **EMC** vs

NATURE OF PROCEEDING Foreclosure Attorney for Plaintiff Larson & Associates,

COURT OR AGENCY AND LOCATION **Circuit Court of Cook**

DISPOSITION **Foreclosure Complete**

STATUS OR

County

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n re:	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

Carlos Gonzalez P.C.

230 West Monroe

Sutie 2220

Chicago, IL 60606

07CH31407

Foreclosure Deutsuhe Bank National Trust Attorney for Plaintiff

Company

Carlos Gonzalez 15W030 North

Burr Ridge, IL 60527

07CH 32112

Chase Bank Aka US Bank

VS

Carlos Gonzalez

06CH 19256

Wanda Torres

vs

Carlos Gonzalez

Frontage Road Suite

Codilis & Associates,

Foreclosure

Attorney for Plaintiff Pierce & Associates,

P.C.

Chicago Commission on Human Relations

Mara S. Georges City of Chicago, **Corporation Counsel** 30 North LaSalle Suite

700

Chicago, IL 60602

Circuit Court of Cook

County

Foreclosure Complete

Desc Main

10/23/2008 09:49:21am

Circuit Court of Cook

County

Circuit Court of Cook

County

Pending

Pending

None $\overline{\mathbf{V}}$

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned

to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,

DESCRIPTION AND VALUE FORECLOSURE SALE.

TRANSFER OR RETURN **OF PROPERTY**

1911 Keystone, Chicago, IL 6/10/08

Value UNKNOWN

NAME AND ADDRESS OF CREDITOR OR SELLER **EMC**

Larson & Associates, P.C. 230 West Monroe Sutie 2220

Chicago, IL 60606

Deutsche National Bank Trust Codilis & Associates, P.C.

15W030 North Frontage Road Suite 100

Burr Ridge, IL 60527

7/31/08

1017 Monticello Avenue, Chicago, IL

Value: UNKNOWN

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EASTERN DIVISION (CHICAGO)

In re:	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

N	n	n	6

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None \square

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR AND VALUE OF PROPERTY

\$2,000.00

AMOUNT OF MONEY OR DESCRIPTION

Hitchcock and Associates, P.C. 09/30/2008

120 South State Street

Suite 803

Chicago, Illinois 60603

10/21/08 \$50.00

Debt Reductions 6213 North Cloverdale Road Davenport, IA 52801

NAME AND ADDRESS OF PAYEE

Certificate Number 04321-ILN-CC-005204813

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or None similar device of which the debtor is a beneficiary.

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In re:	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1 -	 ı,

11. Closed financial accounts

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List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None \square

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

 \square

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None $\mathbf{\Lambda}$

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the **Environmental Law:**

Doc 1

Indicate the governmental unit to which the notice was sent and the date of the notice.

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

ln re:	Carlos Ivan Barbosa-Gonzalez	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None \square

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been. within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None \square

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None $\overline{\mathbf{V}}$

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

 \square

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

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	EASTERN DIVISION (CHICAGO)
ln	re: Carlos Ivan Barbosa-Gonzalez Case No (if known)
	STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 5
None	20. Inventories a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None ✓	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
None	21. Current Partners, Officers, Directors and Shareholdersa. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
None ✓	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
None ✓	22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.
None √	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
None	23. Withdrawals from a partnership or distributions by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
None	24. Tax Consolidation Group

 $\sqrt{}$

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds

 $\sqrt{}$

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: Carlos Ivan Barbosa-Gonzalez Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse	<i>]</i>				
declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date 10/23/2008	Signature	/s/ Carlos Ivan Barbosa-Gonzalez			
	of Debtor	Carlos Ivan Barbosa-Gonzalez			
Date	Signature				
	of Joint Debto	or .			
	(if any)				

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Date 10/23/2008

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

CASE NO IN RE: Carlos Ivan Barbosa-Gonzalez

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

☐ I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.						
☐ I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.						
☐ I intend to do the following wit	th respect to the property of the estate v	vhich secures tl	hose debts or	is subject to a lea	se:	
Description of Secured Property	Creditor's Name	Property will be surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
2556 West 50th Street, Chicago, IL	American General Finance P.O. Box 790368 Saint Louis, MO 63179 2279 41500417	Ø				
2556 West 50th Street, Chicago, IL	Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219 4650023504343	Ø				
2002 Lexus RX300	Fifth Third Bank C/O Bankruptcy Dept, MDROPSO5 1850 East Paris Grand Rapids, MI 49546 86523	☑				
4654 West Ohio, Chicago, IL	Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 20 7255 Bay Meadows Way Jacksonville, FL 32256 9083013650928	☑ 35				
Description of Leased Property	Lessor's Name	Lease will be assumed purse to 11 U.S.0 § 362(h)(1)(suant C.			
None	-					
CERTIFICATE OF SERVICE						
I, the below signed, do hereby certify that a true and correct copy of the foregoing Chapter 7 Individual Debtor's Statement of Intention was mailed or otherwise served to the Chapter 7 Trustee, the secured creditors as listed on Schedule D, the United States Trustee and/or to any other interested parties as may be required by B.R. 1007 and applicable local bankruptcy rules.						

/s/ Thomas R. Hitchcock Thomas R. Hitchcock

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IN RE: Carlos Ivan Barbosa-Gonzalez

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274) 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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IN RE: Carlos Ivan Barbosa-Gonzalez

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

		. •	` '	. ,	
l,	Thomas R. Hitchcock	, counsel for Debt	tor(s), hereby cert	ify that I delivered to t	he Debtor(s) the Notice
require	d by § 342(b) of the Bankruptcy Code.				
<u>/s/ Tho</u>	mas R. Hitchcock		_		
Thoma	s R. Hitchcock, Attorney for Debtor(s)				
Bar No	.: 6195164				
Hitchco	ck and Associates, P.C.				
120 So	uth State Street				
Suite 8	03				
Chicag	o, Illinois 60603				
Phone:	(312) 551-6400				
Fax: (3	12) 551-6401				
F-Mail·	Tom@Tombitchcock.com				

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Carlos Ivan Barbosa-Gonzalez	X /s/ Carlos Ivan Barbosa-Gonzalez 10/23/20		
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	X		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: Carlos Ivan Barbosa-Gonzalez CASE NO

CHAPTER 7

	DISCLOSURE OF COM	DENSATION OF ATTORN	EV EOD DERTOR			
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr that compensation paid to me within one year b	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and at compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for vices rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case as follows:				
	For legal services, I have agreed to accept:		\$2,500.00			
	Prior to the filing of this statement I have receive	ed:	\$2,500.00			
	Balance Due:		\$0.00			
2.	The source of the compensation paid to me was	S:				
		pecify)				
3.	The source of compensation to be paid to me is	:				
	Debtor ☐ Other (s					
4.	☑ I have not agreed to share the above-discle associates of my law firm.	osed compensation with any other pe	erson unless they are members and			
	☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 					
6.	. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
	I certify that the foregoing is a complete state representation of the debtor(s) in this bankrupto		nent for payment to me for			
10/23/2008 /s/ Thomas R. Hitchcock						
	Date	Thomas R. Hitchcock Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603	Bar No. 6195164			

Phone: (312) 551-6400 / Fax: (312) 551-6401

Tom@Tomhitchcock.com

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American Express c/o Becket and Lee PO Box 3001 Malvern, PA 19355	City of Chicago Dept. of Water PO Box 6330 Chicago, IL 60680-6330	Nationwide Credit Inc P.O. Box 740640 Atlanta, GA 30374
American General Finan 4013 W 26th St Chicago, IL 60623	ComEd Bill Payment Center Chicago, IL 60668-0001	Office of the States Attorney Aaron R. Bilton 500 Richard J. Daley Center Chicago, IL 60606
American General Finance P.O. Box 790368 Saint Louis, MO 63179	Cook County Collector Attn: Law Department 118 North Clark Street Room 112	People's Gas Bill Payment Center Chicago, IL 60687-0001
Arrow Financial Services 5996 W Touhy Ave Niles, IL 60714	Deutsche Bank National Trust c/o Codilis & Associates 15W030 North Frontage Road BurrRidge, IL 60527	Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602
Atlantic Crd P O Box 13386 Roanoke, VA 24033	EMC Mortgage Corporation Larsen & Associates, P.C. 230 West Monroe Suite 2220 Chicago, IL 60606	Receivables Management Inc. (RMI)/ MAttn: Bankruptcy 3348 Ridge Rd Lansing, IL 60438
Ballys 8700 West Bryn Mawr Chicago, IL 60631	Fifth Third Bank C/O Bankruptcy Dept, MDROPSO5 1850 East Paris Grand Rapids, MI 49546	Reed Smith Sachnoff & Weaver 10 South Wacker Drive Chicago, IL 60606
Carlos Ivan Barbosa-Gonzalez 838 N. California Chicago, IL 60647	Harris & Harris Ltd 600 W Jackson Blvd Ste 4 Chicago, IL 60661	Resurgent Capital Service/Sherman Ac Attention: Bankruptcy Department PO Box 10587 Greenville, SC 29603
Chase Bank aka US Bank Pierce & Associates, P.C. 1 N. Dearborn-13th Floor Chicago, IL 60602	Hitchcock and Associates, P.C. 120 South State Street Suite 803 Chicago, Illinois 60603	Wanda Torres City of Chicago 740 North Sedgewick-3rd Floor Chicago, IL 60610
Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219	Illinois Child Support Enforcement P.O. Box 19405 Springfield Illinois	Wanda Torres 5442 South Washtenaw Chicago, IL 60632
City of Chicago Dept of Revenu Judgement Collections Unit 740 N. Sedgewick 4th Floor Chicago, IL 60610	Mara S. Georges, Corporation Counsel City of Chicago 30 North LaSalle St. Suite 700 Chicago, IL 60602	Wanda Velez 3028 West Palmer Blvd Chicago, IL 60647

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Washington Mutual Mailstop JAXA2031 P.O. Box 44090 Jacksonville, FL 32231

Washington Mutual Mortgage Attention: Bankruptcy Dept. JAXA 20 7255 Bay Meadows Way Jacksonville, FL 32256

Worldwide Asset Purchasing WAP/West Asset Mgmt 2253 Northwest Pkwy SE Marietta, GA 30067